

What Does Flood Insurance Cover In A Basement?

After a flood event, you may not be sure what is included by flood insurance as it pertains to basements. Basement coverage through the FEMA's National Flood Insurance Program is limited. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

Basement Types

The National Flood Insurance Program (NFIP) [defines a basement](#) as any area of a building with a floor that is below the ground level on all sides. Sunken living rooms, crawl spaces, and the lower levels of split-level buildings may all be considered basements by the NFIP because, even though they are not fully below ground level, the floor is below ground level on all sides.



Basements



Crawl Spaces



Elevated Building on Full Story Foundation Walls



Elevated Building with Enclosure

Figure 1. Diagrams of basement types

Building Coverage in a Basement

Basement coverage under the Standard Flood Insurance Policy (SFIP) consists of 17 building items in a basement plus clean-up. Items must be connected to a power source, where appropriate, and/or installed in their functioning location.

These items include:

- Central air conditioners as well as electrical outlets and switches



FEMA

- Cisterns and the water in them (equipment installed below ground is never covered)
- Drywall that is unfinished and un-taped for walls and ceilings and the cost of labor to nail it (the SFIP will not cover interior framed walls or interior partition walls)
- Electrical junction and circuit breaker boxes
- Elevators, dumbwaiters, and related equipment, except related equipment installed below the base flood elevation after Sept. 30, 1987
- Fuel tanks and the fuel in them
- Furnaces and water heaters
- Nonflammable insulation
- Stairways and staircases attached to the building, not separated from it by elevated walkways
- Sump pumps, heat pumps, and well water tanks and pumps
- Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system
- Required utility connections for any item in this list
- Foundation elements and anchorage systems required to support a building, including posts, pilings, piers, or other support systems for elevated buildings are covered
- Cleanup expenses including pumping out trapped floodwater, labor to remove or extract spent cleaning solutions, treatment for mold and mildew, and structural drying of salvageable interior foundation elements ([review the three SFIP forms](#))
- In addition to what is specifically covered, the following will also be covered:
 - The removal and replacement of paneling if installed instead of drywall in a basement with unfinished and un-taped drywall
 - Windows and doors installed in the perimeter foundation walls of an SFIP-defined basement area, i.e., garage door or sliding glass door — does not include screen or storm doors, or a door covering or enclosing an exterior egress in a basement, such as an egress door or hatch.

The NFIP requires the adjuster to provide the manufacturer, model, and serial number as well as capacity on building equipment such as furnaces, central air conditioning units, and appliances such as freezers, washers, and dryers in a basement. After a flood event, be sure to document this information and store in a safe place.

Contents Coverage in a Basement (if purchased separately)

The SFIP covers for direct physical loss by or from flood to personal property inside a building at the described location, if: the property is owned by you or your household family members; and, at your option, the property is owned by guests or servants. Contents coverage is optional coverage that must be purchased separately. If covered items are stored in a basement, meaning they are not connected to a power source, they are not covered. Covered items, provided they are connected to a power source, include:

- Clothes washers and dryers
- Air conditioning units, portable or window type
- Food freezers and the food in them

Coverage Exclusions

The SFIP does not include coverage for the following:

- Personal property in a basement other than the items listed above
- Basement improvements such as any type of finished flooring like carpeting, finished walls, paint, bathroom fixtures, vanities, cabinets, and other built-ins as well as interior framed partition walls
- Generators and similar items
- Certain elevator equipment installed after September 30, 1987
- Dehumidifiers that are not integral to the heating and air conditioning system (HVAC)
- Baseboard heaters, whether hardwired to the electrical system or not
- Clean-up or removal of an item or property excluded from coverage (not specifically listed)

The SFIP does not pay for removal of non-covered building or personal property items even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.

Related Resources

- [Flood Loss Avoidance](#)
- [Coming Home After a Flood](#)
- [Basement Coverage Infographic](#)
- [How To File a Flood Insurance Claim](#)
- [Standard Flood Insurance Policy](#)

To learn more about your flood insurance coverage, speak with your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov).